

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: Case No. 07-12926  
FINKELSTEIN, ERIC D. §  
§  
§  
Debtor(s) §  
§

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Joseph A. Baldi, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By:/s/Joseph A. Baldi, Trustee  
\_\_\_\_\_  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL SECURED CLAIMS</b>		\$	\$	\$	\$

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH A. BALDI, TRUSTEE					
JOSEPH A. BALDI, TRUSTEE					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIORITY UNSECURED CLAIMS		\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Best Buy					
Biehl & Biehl					
Bonded Collection Corp					
Capital One					
Cavalry Portfolio Serv.					
Cellular One					
Cellular One					
Chase					
Citibank					
Citicards					
Discover					
Midwest Neurology Associates					
Montgomery Wards					
Northshore Radiology					
Robert Shulman, M.D.					
Sears					
Shell					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
State Farm Financial					
Walgreens					
ROUNDUP FUNDING, LLC					
AMERICAN EXPRESS BANK FSB					
AMERICAN EXPRESS CENTURION BANK					
CAPITAL RECOVERY II, ASSIGNEE					
E*TRADE					
US BANK NA/ RETAIL PAYMENT SOLUTION					
AMERICAN INFOSOURCE LP AS AGENT FOR					
AMERICAN INFOSOURCE LP AS AGENT FOR					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		\$	\$	\$	\$

Case No: 07-12926 PSH Judge: Pamela S. Hollis

Case Name: FINKELSTEIN, ERIC D.

For Period Ending: 05/26/09

Trustee Name: Joseph A. Baldi, Trustee  
 Date Filed (f) or Converted (c): 07/19/07 (f)  
 341(a) Meeting Date: 08/16/07  
 Claims Bar Date: 01/02/08

## ASSET CASES

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CHECKING ACCOUNT @ TCF BANK Debtor Claimed Exemption	0.00	0.00		0.00	FA
2. NECESSARY AND NORMAL HOUSEHOLD GOODS Debtor Claimed Exemption	600.00	0.00		0.00	FA
3. NECESSARY AND NORMAL WEARING APPAREL Debtor Claimed Exemption	325.00	0.00		0.00	FA
4. TERM LIFE INSURANCE no value	0.00	0.00		0.00	FA
5. STOCK Debtor Claimed Exemption	300.00	0.00		0.00	FA
6. 1996 CHEVROLET CAPRICE received Carmax appraisal for \$750, debtor amended Schedule C to claim exempt Debtor Claimed Exemption	4,650.00	0.00		0.00	FA
7. 1992 MERCEDES-BENZ 500 SEL received appraisal from Carmax for \$7,000. Debtor amended Schedule C to claim \$1,650 exemption in vehicle, agreed to pay trustee \$4,500 for vehicle.	8,125.00	4,500.00		4,500.00	FA
8. Post-Petition Interest Deposits (u)	Unknown	N/A		2.61	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$14,000.00	\$4,500.00	\$4,502.61	\$0.00
(Total Dollar Amount in Column 6)				

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

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Exhibit 8

Case No: 07-12926 PSH Judge: Pamela S. Hollis

Case Name: FINKELSTEIN, ERIC D.

Trustee Name: Joseph A. Baldi, Trustee

Date Filed (f) or Converted (c): 07/19/07 (f)

341(a) Meeting Date: 08/16/07

Claims Bar Date: 01/02/08

TR investigated value of Debtor's interest in multiple motor vehicles and discovered potential equity. Bar date set. TR sold automobile back to debtor. Claims have been reviewed. Final report drafted, will finalize and submit to UST

Initial Projected Date of Final Report (TFR): 03/31/08

Current Projected Date of Final Report (TFR): 03/31/09

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No:	07-12926 -PSH	Trustee Name:	Joseph A. Baldi, Trustee
Case Name:	FINKELSTEIN, ERIC D.	Bank Name:	Bank of America, N.A.
Taxpayer ID No:	*****2563	Account Number / CD #:	*****6008 Money Market Account (Interest Earn
For Period Ending:	05/26/09	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/07/08	7	Eric D. Finkelstein Washington Mutual Bank Check	BALANCE FORWARD Proceeds of Sale of Auto to Debtor	1129-000	3,500.00		0.00 3,500.00
07/07/08	7	Eric D. Finkelstein Cole Taylor Certified Check	Proceeds of Sale of Auto to Debtor	1129-000	1,000.00		4,500.00
07/31/08	8	Bank of America, N.A.	Interest Rate 0.150	1270-000	0.33		4,500.33
08/29/08	8	Bank of America, N.A.	Interest Rate 0.150	1270-000	0.56		4,500.89
09/30/08	8	Bank of America, N.A.	Interest Rate 0.150	1270-000	0.56		4,501.45
10/31/08	8	Bank of America, N.A.	Interest Rate 0.100	1270-000	0.44		4,501.89
11/28/08	8	Bank of America, N.A.	Interest Rate 0.100	1270-000	0.36		4,502.25
12/31/08	8	Bank of America, N.A.	Interest Rate 0.010	1270-000	0.23		4,502.48
01/30/09	8	Bank of America, N.A.	Interest Rate 0.010	1270-000	0.04		4,502.52
02/27/09	8	Bank of America, N.A.	Interest Rate 0.010	1270-000	0.03		4,502.55
03/31/09	8	Bank of America, N.A.	Interest Rate 0.010	1270-000	0.04		4,502.59
04/09/09	8	Bank of America, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		4,502.61
04/09/09		Transfer to Acct #*****6134	Transfer In From MMA Account Transfer funds for final distribution. ecbApril 09, 2009, 03:28 pm	9999-000		4,502.61	0.00

Account	*****6008	Balance Forward	0.00			
	2	Deposits	4,500.00	0	Checks	0.00
	10	Interest Postings	2.61	0	Adjustments Out	0.00
		Subtotal	\$ 4,502.61	1	Transfers Out	4,502.61
	0	Adjustments In	0.00			
	0	Transfers In	0.00			
		Total	\$ 4,502.61			

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No:	07-12926 -PSH	Trustee Name:	Joseph A. Baldi, Trustee
Case Name:	FINKELSTEIN, ERIC D.	Bank Name:	Bank of America, N.A.
Taxpayer ID No:	*****2563	Account Number / CD #:	*****6134 Checking Account (Non-Interest Earnings)
For Period Ending:	05/26/09	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/09/09		Transfer from Acct #*****6008	BALANCE FORWARD Transfer In From MMA Account Transfer funds for final distribution. ecbApril 09, 2009, 03:28 pm Trustee Final Compensation	9999-000 2100-000 2200-000	4,502.61		0.00 4,502.61
04/21/09	001001	JOSEPH A. BALDI , as Trustee 19 S. LaSalle Street Suite 1500 Chicago, Illinois 60603	Trustee's Expenses	7100-000		1,125.62	3,376.99
04/21/09	001002	Joseph A. Baldi, as Trustee 19 S. LaSalle Street Suite 1500 Chicago Illinois 60603	Claim 000001, Payment 8.46%	7100-900		49.40	3,327.59
04/21/09	001003	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Claim 000001, Payment 8.46%	7100-000		219.40	3,108.19
04/21/09	001004	US BANK NA/ RETAIL PAYMENT SOLUTIONS PO BOX 5229 CINCINNATI, OHIO 45201	Claim 000003, Payment 8.46%	7100-900		816.91	2,291.28
04/21/09	001005	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Claim 000004, Payment 8.46%	7100-900		272.15	2,019.13
04/21/09	001006	Capital Recovery II, assignee For GE Money Bank dba SAMS CLUB 25 SE 2nd Ave Ste 1120 Miami FL 33131	Claim 000005, Payment 8.46%	7100-900		62.73	1,956.40
04/21/09	001007	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Claim 000002, Payment 8.46%	7100-900		141.57	1,814.83

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No:	07-12926 -PSH	Trustee Name:	Joseph A. Baldi, Trustee
Case Name:	FINKELSTEIN, ERIC D.	Bank Name:	Bank of America, N.A.
Taxpayer ID No:	*****2563	Account Number / CD #:	*****6134 Checking Account (Non-Interest Earnings)
For Period Ending:	05/26/09	Blanket Bond (per case limit):	\$ 5,000,000.00
		Separate Bond (if applicable):	

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)
04/21/09	001008	E*Trade Po Box 23356 Pittsburgh , PA 15222	Claim 000006, Payment 8.46%	7100-900		1,814.83
						0.00

Account ****6134	Balance Forward	0.00		
0 Deposits	0.00	8 Checks	4,502.61	
0 Interest Postings	0.00	0 Adjustments Out	0.00	
		0 Transfers Out	0.00	
	Subtotal \$ 0.00			
		Total \$ 4,502.61		
0 Adjustments In	0.00			
1 Transfers In	4,502.61			
Total \$ 4,502.61				

Report Totals	Balance Forward	0.00		
2 Deposits	4,500.00	8 Checks	4,502.61	
10 Interest Postings	2.61	0 Adjustments Out	0.00	
		1 Transfers Out	4,502.61	
	Subtotal \$ 4,502.61			
		Total \$ 9,005.22		
0 Adjustments In	0.00			
1 Transfers In	4,502.61			
		Net Total Balance \$ 0.00		
Total \$ 9,005.22				